

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 20-14450-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nicole D Reynolds  
13 Blossom Trail  
Sicklerville, NJ 08081

Social Security No.:  
xxx-xx-6190

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on May 21, 2020.

On 8/11/2022 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: September 21, 2022  
Time: 10:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: August 15, 2022  
JAN: lgr

Jeanne Naughton  
Clerk

In re:  
Nicole D Reynolds  
Debtor

Case No. 20-14450-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Aug 15, 2022

User: admin  
Form ID: 185

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Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2022:

Recip ID	Recipient Name and Address
db	+ Nicole D Reynolds, 13 Blossom Trail, Sicklerville, NJ 08081-3064
518765432	+ Advocare The Womens Group OBGYN, PO Box 3001, Voorhees, NJ 08043-0598
518765433	+ Apex Asset Management LLC, 1891 Santa Barbara Drive #204, Lancaster, PA 17601-4106
518765435	Camden County MUA, Regional Sewer Service, PO Box 1105, Bellmawr, NJ 08099-5105
518765444	+ EZ Pass, PO Box 52003, Newark, NJ 07101-8203
518765443	+ Enterprise rent-a-car, PO Box 801988, Kansas City, MO 64180-1988
518765447	+ HSA Account Services/ PNC, PO Box 162177, Altamonte Springs, FL 32716-2177
518765449	+ Kennedy Health, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020
518765450	+ Kivitz, McKeever, Lee, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
518804658	+ MidFirst Bank., Denise Carlon, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518765456	Mnet Financial, 95 Argonaut Suite 250, Aliso Viejo, CA 92656-4142
518765457	+ Nehmad Perillo & Davis, 4030 Ocean Heights Avenue, Egg Harbor Township, NJ 08234-7505
518840811	+ P.O Box 6091, Bellmawr, NJ 08099-6091
518765461	+ Qual Ast Rec, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
518840810	+++ South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
518765463	+ Spending Account Services, PO Box 160940, Altamonte Springs, FL 32716-0940
518868754	+ US BANK CUST/PC7 FIRSTTRUST BK, Linda S. Fossi, Esquire, GARY C. ZEITZ, L.L.C., 1101 Laurel Oak Road, Suite 170, Voorhees, New Jersey 08043-4381
518765470	+ United States Attorney General, United States Department of Justice, Ben Franklin Station, P.O. Box 683, Washington, DC 20044-0683

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 15 2022 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 15 2022 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 15 2022 20:48:50	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518765436	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 15 2022 20:48:49	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518765437	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Aug 15 2022 20:49:14	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518765438	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 15 2022 20:49:04	Capital One Auto Finance, c/o Ascension Capital Group, PO Box 201347, Arlington, TX 76006-1347

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518778283	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 15 2022 20:49:04	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518808847	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 15 2022 20:48:50	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518765439	+ Email/Text: bankruptcy@philapark.org	Aug 15 2022 20:46:00	City Of Philadelphia, PO Box 41818, Philadelphia, PA 19101-1818
518765440	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 15 2022 20:46:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125
518765442	+ Email/PDF: creditonebknottifications@resurgent.com	Aug 15 2022 20:49:06	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518765443	^ MEBN	Aug 15 2022 20:41:59	Enterprise rent-a-car, PO Box 801988, Kansas City, MO 64180-1988
518765445	Email/Text: data_processing@fin-rec.com	Aug 15 2022 20:46:00	Financial Recovery Services, PO Box 385908, Minneapolis, MN 55438-5908
518765446	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Aug 15 2022 20:47:00	Genesis Bc/Celtic Bank/ Indigo, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
518765448	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 15 2022 20:46:00	Internal Revenue Service, ATTN: Bankruptcy Department, P.O. Box 7346, Philadelphia, PA 19101-7346
518838109	Email/PDF: resurgentbknottifications@resurgent.com	Aug 15 2022 20:48:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518765452	+ Email/Text: BKNotice@ldvlaw.com	Aug 15 2022 20:46:00	Lyons, Doughty & Veldhuis PC, PO Box 1269, Mt Laurel, NJ 08054-7269
518765453	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Aug 15 2022 20:49:02	Midfirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518765454	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 15 2022 20:46:00	Midland Funding LLC, PO Box 2001, Warren, MI 48090-2001
518765455	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Aug 15 2022 20:49:13	Midland Mortgage Company, PO Box 26648, Oklahoma City, OK 73126-0648
518765458	^ MEBN	Aug 15 2022 20:41:36	New Jersey Attorney General Office, Division of Law, 25 Market Street, PO Box 112, Trenton, NJ 08625-0112
518823478	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 15 2022 20:48:51	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518765460	Email/Text: signed.order@pfwattorneys.com	Aug 15 2022 20:46:00	Pressler Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
518836377	Email/Text: bnc-quantum@quantum3group.com	Aug 15 2022 20:46:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518804817	Email/Text: bnc-quantum@quantum3group.com	Aug 15 2022 20:46:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
518765462	Email/Text: bkrpt@retrievalmasters.com	Aug 15 2022 20:46:00	RMCB, PO Box 1235, Elmsford, NY 10523-0935
518765459	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Aug 15 2022 20:46:00	NJ Division of Taxation, 50 Barrack Street 9th Floor, PO Box 245, Trenton, NJ 08695
518765464	+ Email/Text: clientservices@northwestcollectors.com	Aug 15 2022 20:46:00	The Endo Center At Voorhees, c/o Northwest Collections, 3601 Algonquin Rd Ste 23, Rolling Meadows, IL 60008-3126
518765465	+ Email/Text: chegyi@winslowtownship.com	Aug 15 2022 20:46:00	Township Of Winslow, 125 South Route 73, Braddock, NJ 08037-9422
518765466	+ Email/Text: bankruptcydepartment@tsico.com	Aug 15 2022 20:46:00	Transworld Systems Inc, 507 Prudential Road, Horsham, PA 19044-2308

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518765467	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Aug 15 2022 20:48:46	U.S. Dept of Housing Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
518765468	^ MEBN	Aug 15 2022 20:42:13	United States Attorney General, 950 Pennsylvania Avenue, NW, Washington, DC 20530-0009
518765469	+ Email/Text: usanj.njbankr@usdoj.gov	Aug 15 2022 20:46:00	United States Attorney, Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2527

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518881277		US Bank Cust/PC7 Firsttrust Bk
518778290	*+	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518842025	*+	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518765434	##	C&H Collection Services, PO Box 1399, Merchantville, NJ 08109-0399
518765441	##+	Convergent Healthcare Inc., Cooper, 124 SW Adams St Suite 215, Peoria, IL 61602-1308
518765451	##+	KML Law Group PC, 216 Haddon Avenue Suite 406, Collingswood, NJ 08108-2812

TOTAL: 1 Undeliverable, 2 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. jschwartz@mesterschwartz.com
Joseph J. Rogers	on behalf of Debtor Nicole D Reynolds jjresq@comcast.net jjrogers0507@gmail.com
Linda S. Fossi	on behalf of Creditor US Bank Cust/PC7 Firsttrust Bk lfossi@zeitlawfirm.com gzeit@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeit@zeitlawfirm.com
U.S. Trustee	

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USTPRegion03.NE.ECF@usdoj.gov

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